

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Frederick Lawson

S.S. No.: xxx-xx-3773

Mailing Address: 508 Chadbourne Drive, Durham, NC 27703-

Case No. 11-80414

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 9, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 2/22/11

Lastname-SS#: Lawson-3773

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
American Home	1	\$12,523	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DEBTS ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
American Home	1	\$955	N/A	n/a	\$955.00	House and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS - a FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS - a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Nuvel	7	\$12,741	5.00	\$127	\$263.04	2003 GMC Yukon
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.
\$2,500

SECURED TAXES

Secured Amt
IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)	

GENERAL NON-PRIORITY UNSECURED

Amount**
DMI= None(\$0)
None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,533** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **3.18** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Federal Credit Union **
2200 West Main Street
Suite L 100
Durham, NC 27705

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AES
Post Office Box 2461
Harrisburg, PA 17105

Grady I. Ingle or Elizabeth B. Ells
Substitute Trustee
10130 Perimeter Parkway, Ste 400
Charlotte, NC 28216

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

American Mortgage Network
Attn: Managing Agent
10421 Wateridge Circle, Ste 250
San Diego, CA 92121

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Financial Services***
Post Office Box 451
Durham, NC 27702-0451

New England
501 Bleecker Street
Utica, NY 13501

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Management
4200 International Parkway
Carrollton, TX 75007

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Diane Lawson
508 Chadbourne Drive
Durham, NC 27703

Nuvell
17500 Chenal Parkway, Ste 200
Little Rock, AR 72223

Option One Mortgage
Attn: Managing Agent
3 Ada
Irvine, CA 92618

Payday Advance
1306 West Craig Road
Suite 309
North Las Vegas, NV 89032

Wachovia
Post Office Box 78845
Phoenix, AZ 85062-8845